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#### ABSTRACT

The study examined the consequences of delay in enrollment in subsidized child care and the impact of funding on the choices and perceived opportunities of families once they begin receiving child care subsidies. Subjects were 106 working families in Philadelphia who are either using subsidized child care or who are waiting to enroll in the subsidized child care program. During the telephone interviews, 97.2 percent of respondents described themselves as sole providers, 51.9 percent reported having some college education, 81.1 percent were African-American, and 55 percent reported requesting or having care for only one child. Interviewed families reported that productivity at work was promoted through the child care subsidy program; parental peace of mind was greatly enhanced; and more funds were available to meet basic needs for food, shelter, and health care. Concerning the types and cost of care, respondents reported that center care is the most popular selection for both waiting and enrolled families, and that families on the waiting list often paid more for child care than did program-enrolled families. Families enrolled in the program cited quality, flexibility, location, and availability as key factors in selecting child care providers; waiting list families indicated that location and cost mattered most. Families changed child care providers primarily because of dissatisfaction with the quality of care received, but also because of cost. Waiting list families were more likely to change providers. Center-based care enrollees were most likely to continue with their current provider when subsidized. An appendix provides an overview of the child care subsidy program. (DLH)



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#### USE OF SUBSIDIZED CHILD CARE

BY PHILADELPHIA FAMILIES

### FINDINGS & DISCUSSION

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For more information contact Philadelphia Citizens for Children and Youth, 7 Benjamin Franklin Parkway, Philadelphia PA 19103. Telephone: (215) 563-5848.



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#### I. Introduction and Summary

Child care is a necessity for most families today; good child care is too often a luxury that families do without. For many families with limited earnings, child care costs are prohibitive, eating up 25 percent or more of family earnings. Year after year, these families turn to Pennsylvania's subsidized child care programs. But each year families are turned away and their names placed on a waiting list. Limited funding means there are always more families requesting help with child care than can receive this help.

This study examines the experiences of 106 working families in Philadelphia who are either using subsidized child care or who are waiting to enroll in the subsidized child care program. We have examined the consequences of the delay in enrollment in subsidized child care for families and the impact of funding on the choices and perceived opportunities of families once they begin receiving child care subsidies. Families uniformly view the subsidized child care program as a hand-up, not a hand-out. This is a program that enhances their path to continued employment and continued success as parents. Families interviewed told us that:

- Participation in the child care subsidy program brings with it many benefits to parents in meeting their workplace commitments and in providing for their children's basic needs. Our study findings indicate that
  - \* Productivity at work is promoted as a parent begins participating in the child care subsidy program.
  - \* More funds are available to meet basic needs for food, shelter and health care through participation in the child care subsidy program.
  - ❖ Parental peace of mind is greatly enhanced for those who participate in the child care subsidy program.
- Parents are more likely to switch providers while on the waiting list for the subsidized child care program.



<sup>&</sup>lt;sup>1</sup> U.S. Census.

<sup>&</sup>lt;sup>2</sup> For a complete description of the Pennsylvania child care subsidy program, which currently serves families moving from welfare to work as well as working families, please see the Appendix.

- \* One out of every four families waiting for subsidized child care reports switching providers while waiting due to dissatisfaction with the care provided compared to one out of every seven of the families enrolled in the subsidized program.
- ❖ Four out of ten of all families interviewed indicated that the subsidy program allows them to enroll their children in care that they consider better suited to their children's needs and to their work needs.
- Different factors influence families who are enrolled in the subsidy program in selecting their child care provider compared to families who are on the waiting list for enrollment.
  - \* Families enrolled in subsidized care identify three leading factors in selecting a provider—quality, location and flexibility.
  - \* Waiting list families are most concerned with cost and location in selecting a child care provider. One in four of the waiting list families indicated that they assessed quality compared to two in four of the enrolled families.
- Among all families, center-based child care is the preferred and most popular form of care selected, including those on the waiting list and those already enrolled in the program.
  - ❖ Families using center-based care, whether waiting for enrollment or already enrolled in the subsidy program, were 3 and ½ times more likely than families using family or group day care homes to indicate a preference for continuing with the same provider once they enrolled in the subsidy program. 77.8 percent of the families using center-based care indicated their intent to use the same provider compared to 22.2 percent and 6.7 percent of the users of family day care homes and group day care homes.

Sponsored by Philadelphia Citizens for Children and Youth in cooperation with the administrators of the subsidized child care program serving low-income working families in Philadelphia, this project was funded by the Fels Fund. The cooperating child care subsidy administrators, known as Local Management Agencies (LMAs) or Philadelphia Child Care Resources include the five non-profit organizations that administer the child care subsidy program for lower-income working families.



#### II. Study Sample

A total of 106 families with 167 children enrolled in, or seeking subsidized child care, was interviewed by telephone: 55 of these were on the waiting list for subsidized child care and 51 were enrolled in the program. These families were evenly distributed throughout Philadelphia. All families interviewed had limited earnings: no more than 185 percent of what the federal government indicates is the poverty line. For a family of three, earnings could not exceed \$24,605 annually.

A total of 215 family names was called to achieve our sample of 106 families. Of these, at least 19 telephone numbers were disconnected or the number was incorrect. (Eight of these families were on the waiting list and 11 were enrolled in the program). One person, already using subsidized child care, refused to be interviewed. Two interviews of families waiting for care were not completed because the families had enrolled in the subsidized child care sponsored by the School District of Philadelphia. The remaining families that were called but not included never answered the phone or were not available when called.

Interviews were conducted by telephone and took ten to fifteen minutes to complete. Several families became so interested in the topic that they talked for significantly longer. Families were given the option to participate or not, and were counseled that their eligibility for the subsidized child care program was not related to this decision. Parents were asked to decide the best time for the interview to take place. Although it took many attempts to find a mutually convenient time with several clients, these families with young children who were preparing dinner after work, spending time on school-work with older children, bathing and putting children to bed, and attending college classes all found the time to be interviewed.

Names of the families to be interviewed were selected randomly from reports maintained at each of the five Local Management Agencies (LMA). In each case the interview was restricted to the adult receiving, or waiting to receive, the child care subsidy. In this group, 96 of the 106 people interviewed were mothers of children in care; three were grandmothers with custody of their grandchildren; three were fathers; one woman cared for her own child and her niece, for whom she had legal custody; and one foster mother was included. Two married couples were included in this random sample, both families on the waiting list.

By self-report, 97.2 percent of the sample described themselves as the sole provider for their children. Living arrangements were diverse among this group. Thirteen parents lived with one or both of the grandparents. Nineteen of the mothers on the waiting list (34.5 percent) and twenty-two enrolled mothers (43.1 percent) reported receiving child support.

Parental education level was also obtained. In this group, 51.9 percent of the sample reported having had "some college" or having completed a certificate program. The next largest

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group was high school graduates, counting for 28.3 percent of the total sample. Small numbers had a GED (1.9 percent), A.A. (7.5 percent), or B.A. (7.5 percent). The remaining individuals had completed some graduate level work.

By self-report, 81.1 percent of the interview sample was African-American and 15.1 percent was White. One woman (3.8 percent) was Latina.

Family size varied for the group, ranging from one to four children in child care. Fifty-five percent of the families had only one child for whom they received or wished to receive a subsidy. Three families had four children in care. However, 35.9 percent of the sample had additional children under the age of eighteen living in the same household for whom they were not receiving, or seeking, subsidized child care.

This study was conducted from March through July 1997.

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### √ The Impact of Subsidized Child Care on the Lives of Families

"Financially, the subsidy has allowed me to work." An enrolled parent

"My mother cares for her mother and cannot care for my kids." An enrolled parent

"I'd be stressed without the subsidy. Mom or cousins watch the kids when I have to work on the weekends. My cousin used to watch all the time [before the subsidy] and was unpredictable." An enrolled parent.

"I'm stuck in limbo on the waiting list, not able to focus on the future or my job." A waiting list parent.

"The subsidy helps me work full time and makes me very dependable." An enrolled parent

"I don't want to go back on assistance, couldn't work without [a child care subsidy] and couldn't afford [child] care." An enrolled parent

Productivity at work is promoted through the child care subsidy program. Over two-thirds of the families already receiving a subsidy believe there is a direct link between their participation in the subsidized child care program and increased productivity at work. Families who are worrying about whether their child is in a safe place on a daily basis are less likely to be productive, committed workers. These families value the role of the subsidy program in helping them do well at work. Families waiting for subsidized child care anticipate that they will have a productivity benefit once they begin receiving the subsidy.

Table One
Responses to Question:

What is the impact of the subsidy on your productivity at work?

Is/Will Be	Enrolled Families Already Receiving Assistance	Waiting List Families Anticipated Impact from Receiving Assistance
Better	67 percent	66 percent
No Different	33 percent	34 percent
Worse	0 percent	0 percent

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More funds are available to meet basic needs for food, shelter and health care. Enrolled families indicate that the subsidized child care program makes a substantial difference in their ability to pay for necessities, such as rent, food, utilities and medical care. Families waiting for child care believe the subsidy will have a profound impact in these areas.

## Table Two Responses to Question: What is the impact of the subsidy on ability to pay for necessities such as rent, food, utilities and medical care?

Is/Will Be	Enrolled Families Already Receiving Assistance	Waiting List Families Anticipated Impact from Receiving Assistance
Better	88 percent	87 percent
No Different	12 percent	13 percent
Worse	0 percent	0 percent

Parental peace of mind is greatly enhanced. Enrolled families, as well as those waiting for child care subsidy, are strong in their views that the subsidy program promotes parental peace of mind.

Table Three

Responses to Question

What is the impact of the subsidy on your peace of mind as a parent?

Is/Will Be	Enrolled Families Already Receiving Assistance	Waiting List Families Anticipated Impact from Receiving Assistance
Better	84 percent	84 percent
No Different	16 percent	15 percent
Worse	0 percent	0 percent



### ✓ What Child Care do Parents Use? A look at types of care and its cost

"I couldn't afford the full price of child care on my salary. [We] wouldn't be able to eat." An enrolled parent.

"I would probably be on welfare if I didn't get a subsidy." An enrolled parent.

"The kids come home after school and their uncle comes by to check on them. But I cannot afford summer care and cannot afford to pay for two kids each week. It's about safety and they need more guidance than they are getting by themselves." A parent on the waiting list.

"I wish my daughter was escorted from school to the child care center [but this program doesn't do that.] I cannot afford a program that's right near the school." A parent on the waiting list.

Center care is the most popular form of care selected by both waiting list and enrolled families interviewed. Among these families, a substantial percentage use center-based care. For those enrolled in the subsidized child care program, only regulated child care was used<sup>3</sup>. This contrasts with families who are waiting to enroll in the program, and who do not always have a consistent source of care and make use of both formal settings, such as child care centers and family day care homes, as well as less formal providers, such as relatives and babysitters. Only families waiting on the list for subsidy for child care had no one to look after their children or relied upon an older child to care for a younger child.



<sup>&</sup>lt;sup>3</sup> In Pennsylvania, regulated child care can be based in either a home or center. Home-based care is regulated when more than three children are cared for in a home. Care by a relative, or for three or fewer children, is exempt from state regulation and oversight.

**Table Four**Type of Child Care Used

Type of Care	Enrolled Families	Anticipated Choice of Waiting List Families Once Enrolled	Waiting List Families	Enrolled Families While They Were on Waiting List
Center	90.2 percent	80 percent	49 percent	51 percent
Family Day Care Home	7.9 percent	7 percent	27 percent	25 percent
Group Day Care Home	1.9 percent	1.8 percent	5.4 percent	1.9 percent
Relative	0 percent	9 percent	42 percent	31 percent
Neighbor	0 percent	1.8 percent	18 percent	9.8 percent
Babysitter	0 percent	1.8 percent	9.1 percent	5.9 percent
Older Children	0 percent	0 percent	5.5 percent	0 percent
None	0 percent	0 percent	7 percent	0 percent

*Note*: Waiting list families current use of child care, and enrolled families prior to enrollment, adds to more than 100 percent because families report multiple types of care used simultaneously while waiting for their subsidies.

Among those families who told us that they had their older children watch the younger children, we learned that sometimes this had an impact on the older child's ability to attend school. One woman kept her 16 year old home from school one week each month to care for her younger children when she could no longer afford formal child care payments.

Another mother's story also illustrates some of the difficulties families have while they are waiting for their subsidy. One parent, currently enrolled in the subsidy program, had been on welfare and experienced a significant gap in her child care coverage shortly after she started working. She waited for nearly four months for her child care subsidy to begin. During this time her lack of financial resources caused her to withdraw her toddler son from the child care center

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she had been using when she received welfare payments to assist with child care. Instead, she used crisis child care (sponsored by an independent non-profit agency). Her story had a positive conclusion: the center at which enrolled her toddler was able to hold her spot during the four month wait and she enrolled her son at that point.

The preference for center-based care remained regardless of the age level of the child. For the youngest age group, children from infancy to nearly 3 years old, 85 percent of the families indicated that they planned to place their children in center-based care through the subsidy program. 76 percent of the families with children ages 7 to 13 (the oldest age category) indicated they strongly preferred center-based care. For families waiting for child care, 38 percent of the youngest children were in center-based care and 58 percent of the oldest children were in center based care.

Families on waiting lists often pay more for their child care than those enrolled in the subsidy program. Families enrolled in the subsidy program make their payments based on a state-mandated sliding fee scale tracked to their family income and family size. The average weekly family payment was \$25 compared to those waiting who paid, on average, \$69.70 per family and \$62.59 for one child. One family on the waiting list paid \$213 a week for child care. 17 percent of those waiting reported that they did not pay for care provided by relatives or neighbors. A full 15 percent of the waiting list families switched providers while waiting because they needed to reduce their child care costs.



#### ✓ Why Parents Select Providers

"The place I used [while] on [the] waiting list was the only place with an opening which I could afford. I did not like it at all." An enrolled parent.

Families were asked a series of neutrally phrased, open-ended questions in order to identify the factors that most influenced their selection of a child care provider. Differences were found among families who are already enrolled in the subsidized child care program compared to families waiting for enrollment. Families enrolled in the subsidy program cited four key factors: quality, flexibility, location and availability. The majority of waiting list families indicated that location and cost mattered most.

Nearly 3 of 10 families enrolled cited cost as a critical factor but 6 out of 10 of the waiting list families identified this as a key factor. Around one-third of the families waiting also looked for flexibility and availability of child care. One in four of the waiting list families indicated that they assessed quality compared to two in four of the enrolled families.

Table Five
Responses to Open-Ended Inquiry on Factors in Selecting Child Care

Factor in Selecting Child Care	Enrolled Families	Waiting List Families
Quality	50 percent	24.5 percent
Flexible Hours	47.2 percent	37.7 percent
Location	45.3 percent	52.8 percent
Availability	40.6 percent	38.7 percent
Cleanliness and safety of facilities	34.9 percent	19.8 percent
Cost	27 percent	58 percent
Teacher-Child Ratio	20.8 percent	8.5 percent



#### ✓ Why Families Change Child Care Providers

Dissatisfaction with the quality of care their children are receiving is the leading reason why families change providers whether they are enrolled in the subsidy program or waiting for their subsidy. However, dissatisfaction is greater among the families who are waiting to enroll in the subsidized child care program. Families were asked whether they experienced dissatisfaction with their child care providers sufficient to change providers. Waiting list families disproportionately report dissatisfaction with their child care arrangements over programmatic issues (i.e. regular use of outside play areas, early learning activities). Twenty-four percent of the waiting list families had changed providers because of dissatisfaction with the care given compared to 14 percent of those enrolled in the subsidized program.

Families apparently view the subsidy program as a means of upgrading the quality of their child care. Forty-two percent of all families interviewed indicated that they had either used their subsidy to upgrade the quality of their child's care, or planned to do so once they received the subsidy and could afford other, better care. Eighteen percent of the families enrolled in the subsidy program changed providers upon receiving their subsidy because programs with higher fees would better meet their children's needs and their work needs.

Cost is indicated as a reason for changing providers, particularly among families on the waiting list. Fifteen percent of the families waiting for care told us they had changed programs while waiting because they couldn't keep up their payments for child care and they had to find cheaper ways to provide care for their children.

We also asked families whether they would or did continue with the same provider after receiving a subsidy. We learned that those enrolled with center-based care were three and half times more likely to say that they would (or did) continue with the same provider compared to those using either family or group day care homes. For families using center-based care, whether waiting for subsidy or already enrolled, 77.8 percent indicated their intent to use the same provider, compared to 22.2 percent and 6.7 percent of the users of family day care homes and group day care homes.



#### IV. Some Family Stories

Families were generous in sharing their experiences and their stories have been compiled into three narratives that follow. Our first family is waiting for their application for subsidy to be approved:

Bernice's husband left her last summer after eight years of marriage. She has two children, ages eight and four, and works full-time as a secretary making \$1,500 monthly. She has no family in Philadelphia and after her husband left she moved because she could no longer afford the rent on their previous home. She has lost her neighborhood and immediate family support. At present, her husband is not providing any additional financial assistance.

Bernice's youngest daughter had been enrolled in a child care center prior to the separation. The center cost \$110 each week. Currently Bernice has enrolled her daughter at a family day care home (FDCH) two blocks from Bernice's house. The woman who runs the home is a friend of Bernice's next door neighbor and the neighbor sent her four children, now ages 8 to 13, there for child care. Bernice does not think that her daughter is being taught anything at the child care home, but she does feel that her daughter is safe and well supervised and "at least she's around other children." Bernice pays the FDCH owner \$35/week to watch her younger daughter.

Bernice's oldest daughter attends the local public elementary school and then walks to the same family day care home after school each day. The FDCH owner charges Bernice a minimal amount for her after-school care. Bernice is very nervous about the walk which her daughter makes unescorted every day from school to the FDCH regardless of the weather. Bernice is still not comfortable with her neighborhood and "gets a little nervous every afternoon around 3 until she calls to let me know that she's made it there safely."

Bernice would like to enroll her older daughter in a program much closer to the school which escorts the children from the school to the center. They recruit tutors from one of the local universities and Bernice has seen the products of numerous craft projects displayed in the windows and observed many organized game activities in the playground when she passes on her way home from work. Furthermore they have a structured summer day camp program for school vacation. Bernice despairs that she will not be able to afford summer care for her older daughter and does not know what she will do with her daughter during the school vacation. She doesn't want to leave her home alone.

Ideally, Bernice would like to see both of her daughters enrolled in this center. It is licensed and highly regarded by her co-workers. However, she could not begin to pay the cost for even one daughter attending. Bernice applied for subsidized child care a full eight months ago when her husband left and she was forced to move. But eight months later

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she is still on the waiting list and the long summer is looming ever closer.

Another waiting list family has a different story:

Jackie is in her mid-twenties. She has a four year old daughter, Tamika, and they live with Jackie's parents. Jackie works forty hours a week and attends community college in the evenings. She is working towards a degree in accounting and guesses that she has about two and half more years before she'll finish her program.

Jackie's mother watches Tamika every day from the time that Jackie goes to work until she returns home from class at eight or nine at night. If Jackie's mother has plans during the day, she either takes Tamika with her or she makes an alternative babysitting arrangement with one of Jackie's aunts or with a neighbor. She adores her granddaughter and enjoys watching after her, although she admits that Tamika can be "quite a handful."

Jackie applied for subsidized child care about six months ago when her grandmother became ill and it looked like Jackie's mother would have to start caring for her. Currently another aunt is caring for the grandmother but she has said that she cannot continue much longer. Jackie's mother needs to begin caring for the grandmother soon and will no longer be able to watch Tamika. Jackie panics when she thinks about trying to afford the cost of child care. Furthermore, her work schedule often requires that she work on weekends, a trade off to avoid working evenings so that she can attend classes. Weekend child care is very difficult to find. Jackie feels that she desperately needs the subsidy to afford child care during the week and will then use a babysitter for weekend and evening care. She had been hoping that her current child care arrangement would not fall apart until Tamika entered kindergarten and Jackie completed her degree.

Jackie dreams of moving out and having her own place. But she'd never be able to pay for her classes if she also had to pay rent. Jackie is scared that her plan to become selfsufficient may disintegrate.

Our last family is enrolled in the subsidized child care program:

Brenda has been a part of the subsidized child care program for three years. She has three children, ages four, six and seven. Prior to receiving the subsidy, Brenda had relatives watching her children. She wanted her children to be in a home environment and having them with relatives was the second best thing to being able to stay home with them herself. Usually her cousin Sheila, who had two young children of her own, would watch but them often Sheila would have last minute errands to run so Brenda would beg her mother to watch them. Brenda tried not to use her mother much during the week because she had to rely on her for weekend assistance while she completed household errands. "If she's already watched them during the week, she not going to want to watch them on the weekends and then I cannot have a life ever."



Eventually Sheila decided to get a job and could no longer watch Brenda's children. Brenda decided that it was time for the older two children to be in more formalized care with other children. They were starting kindergarten soon and they needed to spend more time with other children so they would learn to share and make friends. She didn't want to send her youngest to day care yet but she ran out of other options.

Fortunately, the wait for enrollment in the subsidy program was relatively short so Brenda started getting her subsidy within a month of applying. She put her children in a center right near her home because she had seen it for years and had friends who had gone there as children themselves. On the rare occasions that Brenda needs to work late she calls Sheila or a neighbor to pick up the children from care. She does the same for them when she can. Brenda has moved into a different position at her job, for which she received a small raise, and rarely has to work on weekends anymore. Brenda makes \$850 every two weeks and does not receive child support. Her family fee for child care is \$30/week. She still juggles bills even with the subsidy but now there's a little extra money to "actually do something with the kids once or twice during the summer."

Brenda now thinks about going back to school in a couple of years when the youngest child is in school. This will depend on whether she can find affordable evening babysitting or get her mother to watch the children. She says that she'd never considered going back to school as an option until she had the child care subsidy: "I couldn't afford the classes without my subsidy."



#### **Appendix:**

## Overview of Child Care Subsidy Program



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# WHAT IS SUBSIDIZED DAY CARE?

The State and Federal governments have made funding available to assist qualifying parents meet their child care expenses. In Philadelphia, subsidized day care is available through Local Monogement Agencies (LNA).

# DO I QUALIFY FOR SUBSIDIZED DAY CARE?

- In order to qualify for subsidized day care you or you and your spouse or live-in companion must:
- work at least 20 hours per week, 3 days per week; or
- be enrolled in an approved training program at least 20 hours per week, 3 days per week;
- and recieve income within these guidelines:

Maximum Yearly Gress Family Income	\$24,933 31,325 37,717 44,109	Tactac
Family size	4 W 4 W 4	•

Effective July 1, 1997

# HOW DO I APPLY FOR SUBSIDIZED DAY CARE

Contact the LMA which serves your home zip code area to recieve an Eligibility Application. (Please refer to the LMA listing oa the back of this brochure for the address and phone number of the correct LMA.)

To be considered for subsidy, the application must be completed, signed and returned to your Local LMA along with the required documentation. Instructions as to the documentation you must provide are contained in your application package. Some examples are proof of: employment and/or training; any earned income; and any unearned income such as Public Assistance, Social Security, pensions, child support or alimony, written proof must be provided.

A final decision regarding your eligibility will be made by the LMA within 30 daysof the date the LMA recieved your application. If your application is not complete, is missing documentation or requires further explanation, the LMA will contact you

# **WAITING LIST**

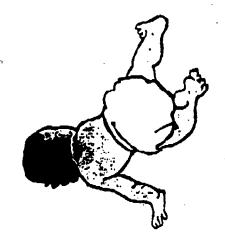
It is important to understand that if you are determined eligible for subsidized day care, you may be placed on the LMA's Waiting List. You will remain on the Waiting List until there is available funding to enroll your child.

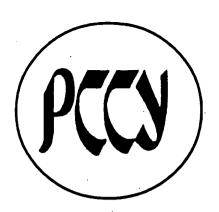
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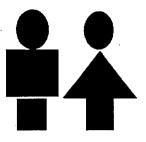
# PARENT CHOICE

The subsidized day care program allows purents to choose any participating day care program. You also have the option of choosing to have a relative or neighbor care for your child. If you need help finding a day care program suited to your needs, you may call PHILADELPHIA CHILD CARE RESOURCES at 1-818-461-KIDS (5437).

It is the responsibility of the parent or caretaker to choose a day care provider for his/her child. The LMA, does not guarantee, nor is it responsible for the quality of day care services delivered by the provider. The LMA is responsible only for the reimbursement to the provider for services provided.







# Philadelphia Citizens for Children and Youth Seven Benjamin Franklin Parkway Philadelphia, Pa 19103 (215) 563-5848 (215) 563-9442 (fax) ppccy@aol.com





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